SYNOPSIS

"AN ANALYSIS OF THE MAHILA ARTHIK VIKAS MAHAMANDAL AND ITS SCHEMES IN TERMS OF ACHIEVING THEIR OBJECTIVES"

Synopsis submitted to the

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An Analysis of the Mahila Arthik Vikas Mahamandal and its Schemes in terms of Achieving Their Objectives

1. INTRODUCTION:

Almost all the societies have division of labour on the basis of sex. Man has been considered to be the bread-winner, protector and fighter; whereas, woman is given the task of looking after domestic activities like raising children, caring for the old, besides lending her helping hand in managing agriculture. Over the period of time, women have been marginalized and made dependent on men for their lives, property, assets, productive sources, power and decision making.

In the Vedic period, women were educated and enjoyed a high position in the society. Agriculture was the monopoly of women and they participated and took active part in every sphere of human activity.

After the Vedic period, the status of the Indian woman deteriorated considerably and she was rendered subordinate and inferior to men.

India has a long history about empowering women. Raja Ram Mohan Roy was one of the first Indian social reformer, in the 19th century, who raised his voice against the prevailing religious and socio-economic maladies affecting the condition of women [M.G. Chitkara, 2001]. In Maharashtra also Mahatma Jyotirao Phule, Savitribai Phule and Dhondo Keshav Karve have rendered yeomen service to the cause of women empowerment. Dr. Ambedkar by introducing the Hindu Code Bill took another giant step towards the empowerment of women.

Since then, the government of India and almost all the state governments, including the government of Maharashtra, have introduced and implemented various schemes and programmes for the socio-economic empowerment of women. As a result of which, according to the India NGO Alternate Country Report, "Nearly 10 million women have entered the political arena and one million women have successfully occupied position as members and chairpersons in the local government and political institutions at the local level" [S. Kaushik, 1998].

Establishment of Mahila Arthik Vikas Mahamandal (MAVIM), on 24th February, 1975, was a milestone in the process of empowering women in Maharashtra. On

20th January, 2003, the government of Maharashtra declared MAVIM as a Nodal Agency, to implement various women empowerment programs through SHGs.

The MAVIM was established with the mission to bring about gender justice and equality for women, investing in human capital and capacity building of women, thus making them economically and socially empowered and enabling them to access sustainable livelihood.

The MAVIM has been working toward achieving its goal of establishing social, economic and political justice for women through various schemes like: Tejaswini Maharashtra Rural Women Empowerment Program, Minority Women Empowerment Program, 4% Low Interest Rate Scheme, Skill Training for Women, Convergence of Agricultural Intervention in Maharashtra, Maharashtra State Rural Livelihood Mission, Integrated Watershed Management Program.

Since its inception the MAVIM, has put its efforts, through various schemes, to empower women in Maharashtra. Yet large number of women are still unemployed and living below poverty line. Therefore there is a need to assess the progress of Mahila Arthik Vikas Mahamandal in empowering women in Maharashtra.

2. REVIEW OF LITERATURE:

After going through the various research papers available on women empowerment, the researcher come across only two research papers showing study on MAVIM.

Damodar Pooja, Dr. M.K. rathod in their research paper, "Empowerment of Rural Women through the Activities of Mahila Arthik Vikas Mahandal," have conducted a study in the Nagpur district of Vidharbha region of Maharashtra, with the sample size of 120 participants, and concluded that, due to the participation in MAVIM activities the overall empowerment of majority of rural women were found to be high. But the study was restricted to just one single district and did not cover all the schemes of MAVIM. The study undertaken by me will consider almost all the major schemes of MAVIM and data from at least three district will be collected.

Dr. Shrikant S. Mahajan, Mr. Chandrakant B. Kamble in their research paper, "Government Support to Women Entrepreneurship: A Study of Programmes Implemented by MAVIM," 2011, have conducted a study in the Kolhapur district of Maharashtra, and came to the conclusion that the MAVIM has been playing vital role in developing entrepreneurship among women as well as improving their

standard of living. But the study was restricted to single district, where as the my research study will cover at least three districts.

There is very little literature about the MAVIM per se, but there are various studies concerning the socio-economic problems of women and the need for their empowerment, to mention two of them:

M.G. chitkara in his book, "women & Social Transformation"[A.P.H. Publishing Corporation, New Delhi,2001], has analysed the status of women in India since the Vedic period. He has underlined the importance of education in empowering the women. He also attacked the conservative attitude of men and considered it as a great hindrance in women's progress. But the book does not spoke about the current status of women empowerment and steps taken by the government in empowering them.

Debnarayan Sarkar, and Nimai Das in their research paper, "Women's Participation in Forestry: Some Theoretical Issues"[Ed. "Towards Empowering Indian Women", R.B.S. Verma, H.S. Verma and Nadeem Hasnain, Serials Publications, New Delhi, 2007], have tried to draw the attention towards the fact that despite women's greater involvement in forestry in NTFPs, they are commonly excluded from participating in community institutions for JFM. According to them, as the main victims of environmental degradation, women would be the most appropriate participants in environmental conservation under their own management system of micro planning. But this paper fails to cover all the aspects of women empowerment.

3. STATEMENT OF THE PROBLEM:

As of now only a small number of women in Maharashtra have availed of benefits from the various schemes of MAVIM i.e. Mahila Arthik Vikas Mahamandal. It may be due to various reasons like the lack of advertising and promotion about the schemes, lengthy and time consuming formalities, income level norms, reluctance to become self-employed or entrepreneurs, etc. Therefore, these problems and issues need to be identified and addressed by conducting: "An analysis of Mahila Arthik Vikas Mahamandal and its schemes in terms of achieving their objectives."

4. NEED OF THE STUDY:

At the time of independence there was widespread poverty in India. Therefore, with the vision of empowering its masses, the Government of India introduced a number of poverty alleviation schemes and programmes with Constitutional arrangements

for their effective implementation. Unfortunately, due to loopholes in the system, these programmes have not achieved their objectives. Even today, around 35% of the total population is still living below poverty line. Among this population, the situation of women is worst. Due to illiteracy and unaffordable quality education to women, their lifestyle has become miserable. They need to be brought into the main-stream for their progress and development. Under such circumstances, MAVIM played a very important role towards empowerment of women. But its performance is not that encouraging. Moreover, no research has been done so far to assess the status of the beneficiaries of the MAVIM. Hence, I feel the need for a study on, 'An analysis of Mahila Arthik Vikas Mahamandal and its schemes in terms of achieving their objectives'

5. RELEVANCE & IMPORTANCE OF THE STUDY:

- **Research Relevance**: The study is relevant to the present conditions of the women because a majority of them are still below the poverty line, less educated, unemployed and not even aware about the MAVIM which is working for their welfare by way of extending them financial support. In order to solve the unemployment problem, they need to be encouraged towards self employment and entrepreneurship development.
- **Academic Relevance:** This study will be relevant to other researchers since it will provide a framework for analysis of other institutions like MAVIM. The questionnaire will also be useful to other researchers who may have to prepare questionnaires for their own research
- **Policy Relevance:** The entire research work will be an attempt to critically assess the functioning of MAVIM in general and study the stated objectives in particular. It will also provide various suggestions for efficiency improvement. Therefore, it will serve as a very useful research document on the basis of which, the Corporation can take proper decisions in the interest of a large number of women. It can also incorporate certain changes in existing policy & procedures. The study will also identify whether more such corporations are needed in Maharashtra.

6. ASSUMPTIONS:

a) There are a number of women, who are unemployed and live below the poverty line,
b) Women require support for their self employment, entrepreneurship development and empowerment.
b) There is lack of awareness among the women about MAVIM which extends skill training & financial support for their empowerment through various schemes.
c) There is lack of skilled entrepreneurship related education amongst women.

7. OBJECTIVES OF THE STUDY:

1) To study the implications and impact of Constitutional provisions for the welfare of women.
2) To analyse the working of the MAVIM and the various schemes offered by MAVIM.
3) To study the steps taken by MAVIM to generate awareness about itself and its schemes.
4) To conduct a comparative cost-benefit analysis of loans (schemes) offered by MAVIM vis-à-vis those of public sector banks, private sector banks, the co-operative sector, micro-credit institutions, and money lenders.
5) To analyse the effect of MAVIM's schemes on the income levels of beneficiaries and their families.
6) To come out with appropriate suggestions / recommendations for improvements in the functioning of the MAVIM.

8. STATEMENT OF HYPOTHESES:

After studying the available literature related to MAVIM, the following hypotheses need to be tested:

1. *MAVIM is instrumental in promoting self-employment to empower women in Maharashtra.*
2. *MAVIM schemes are superior in terms of cost-benefit to alternatives offered by other players.*
3. *MAVIM has positively made a change in the economic status of the families of scheme beneficiaries.*
4. *Though MAVIM has come out with various schemes for women empowerment, a sizable number of women has remained neglected due to limitations of the schemes.*

9. RESEARCH METHODOLOGY:

The study will be based on primary and secondary data. **Primary data** will be collected by personally contacting various officials of MAVIM and interviewing a total of about **500** beneficiaries from selected **3 districts** in Maharashtra.

The secondary data will be gathered from annual reports of MAVIM, reports of State & Central Government. Ministry of women welfare, reference books, relevant research journals, websites, RBI reports, published and unpublished sources, encyclopedia etc.

The collected data will be presented graphically, year-wise even by using different types of diagrams, wherever possible.

The data collected will initially be collated using a standard data-base package like Microsoft Excel. Statistical analysis will be carried out using packages like SPSS, Easy Reg and Gretl, or any other appropriate statistical tool.

10. SCOPE OF THE STUDY:

MAVIM is very wide in its scope. It is operational in almost all the districts of Maharashtra. The scope of this research will be restricted to this agency only. MAVIM introduced seven types of schemes, but for the purpose of the research, samples will be collected from the schemes related to self employment and women empowerment from three districts 500 beneficiaries. All the schemes of MAVIM, considered for study, were introduced after 2003. The duration of some of the schemes is over, whereas a few others are still in operation. Therefore, the duration

of the study will be taken appropriately. The study may benefit other academicians who conduct research on other state-level agencies for women empowerment. It is also likely that the results of this study may give rise to questions, which may spark further research.

11. LIMITATIONS OF THE STUDY:

1) From among the total number of beneficiaries only 500 beneficiaries will be interviewed from selected three districts.
2) From among the seven schemes of MAVIM, only those schemes will be studied which are in line with the objectives of the present study.
2) The findings, recommendations & conclusions drawn will be based on the beneficiary & official respondents' genuine reply to the questions asked to them.

12. CLASSES OF RESPONDENTS TO BE CONTACTED:

In order to achieve objectives of the study and to test the hypothesis various officials of MAVIM such as the President, Vice-President, Managing Director, committee/board members, district heads and will be contacted. Moreover, 500 sample beneficiaries from 3 districts will also be contacted and interviewed.

13. UNIVERSE & SAMPLE SIZE:

Samples will be collected from 3 districts and the sample size will be 500 beneficiaries who will be interviewed and surveyed. The number of districts may be increased as per the requirements.

14. SOURCES OF DATA COLLECTION:

The study will be based on primary and secondary data. **Primary data** will be collected through contacting personally various officials of MAVIM as under:

Sr. No.	Source	Respondent Class	Purpose	Tool	Justification
1	Head Office of MAVIM	Chairman & Board Members	To find Strategic level data that can be used for hypothesis testing.	Interview & Questionnaires	Chairman and Board are aware of overall strategy of MAVIM.
2	District Offices of MAVIM	District Coordinating Officer and Assistants	To find Operational level data that can be used for hypothesis testing.	Interview & Questionnaires	They are the actual cogs in the MAVIM machinery who are involved with all the operational aspects of MAVIM.
3	Location of Business/ Operation	Beneficiaries	To find information from their point of view.	Questionnaires	They are likely to tell their experiences which can help in simplifying procedures in future.

The secondary data will be gathered from annual reports of MAVIM , reports of State & Central Government. Ministry of Child & Women Welfare, reference books, relevant research journals, websites, RBI reports, published and unpublished sources, encyclopedia etc.

15. TOOLS OF DATA ANALYSIS:

The use of computer based database software is absolutely essential for compiling the data and tabulating it properly. Windows, Excel will be used for this purpose. Statistical analysis will be carried out using packages like SPSS, Gretl & Easy Reg.

Sr. No.	Type of Data Analysed	Statistical Technique	Purpose	Justification
1	Responses to Interviews	-	To develop ideal questionnaires and improve the general focus of the study	Interviews will enable respondents to give elaborate answers, which is not possible with questionnaires.

2	Responses to Questionnaires	Tabulation of responses in database (percentage, mean, median, mode etc.)	To find frequency of responses to specific questions and get measures of central tendency.	Further analysis becomes easier; one gets a better overview of the data.
3	Responses to Questionnaires & Secondary Data	ANOVA-type test possibly regression analysis	Testing for stratification	To find whether there are differences in different regions or different categories of beneficiaries.
4	Responses to Questionnaires & Secondary Data	t-test possibly regression analysis	Hypothesis testing	To test the hypothesis of the study.

16. TECHNIQUES OF ANALYSIS OF DATA:

The collected data will be presented graphically, year wise even by using different types of diagrams, wherever possible.

17. NOTE ON STATISTICAL TOOLS TO BE USED:

The data collected will initially be collated using standard data-base package like Windows, Excel. Statistical analysis will be carried out using packages like SPSS, Easy Reg and Gretl.

18. KNOWLEDGE CONTRIBUTION AND LIKELY OUTCOME:

It will be a useful document for the Corporation and the government to incorporate certain changes in the existing policies & procedures of it. This will ensure that the corporation will be more easily accessible to all women for their economic empowerment. There is also another reason that will make research satisfactory on a personal level, since I work in an institution founded by Bharatratna Dr. B. R. Ambedkar who was the champion of women empowerment; this research will give me the satisfaction that in my own small way, I am contributing to the welfare of women.

19. PROPOSED WORK PLAN / FORMULATION AND STRUCTURE OF STUDY :
RESEARCH DESIGEN / CHAPTER SCHEME

For systematic and simplified research study proposed research design is an follow :

CHAPTER 1 INTRODUCTION

CHAPTER 2 PROFILE OF MAVIM

CHAPTER 3 REVIEW OF LITERATURE

CHAPTER 4 ANALYSIS OF THE RESPONSES GIVEN BY BENEFICIARIES AND MAVIM OFICIALS.

CHAPTER 5 IMPACT OF MAVIM SCHEMES/ ANALYSIS OF DATA.

CHAPTER 6 CONCLUSIONS AND SUGGESTIONS

CHAPTER 7 BIBLIOGRAPHY / WEBLIOGRAPHY

RESEARCH GUIDE RESEARCH STUDENT

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